

# Exhibit 1

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**From:** Community Address <mycommunityaddress@yahoo.com>  
**Sent:** Tuesday, November 24, 2020 8:46 AM  
**To:** Rubin, Samuel J. <SRubin@goodwinlaw.com>  
**Subject:** 1:20-cv-07619-ALC Kirk v. Citigroup Global Markets Holdings Inc.

Re: 1:20-cv-07619-ALC Kirk v. Citigroup Global Markets Holdings Inc.

Mr Samuel J Rubin, Counsel for Defendant

Good morning Mr Rubin,

I'm writing in the interest of both myself and the defense client you represent in the above case. As you are aware by the footnote in my filing yesterday, your client Citigroup agreed to pay \$400 million to federal regulators over long-running problems keeping its daily operations under control. I am the administrator of a social media group of nearly 700 other victims that suffered losses exactly like myself in my case. Many of them like myself filed online complaints with the SEC in Spring 2020 which could have only helped federal regulators put Citigroup on their radar leading to the \$400 million settlement but more importantly putting Citigroup under tighter controls going forward to the benefit of Citigroup and the public. I'm disappointed that very few of the nearly 700 are pursuing legal action like myself, only a handful having hired an attorney who is not nearly as proficient, experienced and actively involved in the case as yourself and has merely sent 30-day demand letters to both Citi and brokers (for alleged FINRA violations) and no other action since the 30 days have expired.

Doc 12-1 you filed in our case (uwt and dwt stock prospectus) states on page 12 (first bullet) that Citigroup issued nearly \$8 billion in uwt stock. As I've stated in my case, the advertised index was mistracked by over 50% causing losses of about 80% because the timing was such that the price of oil was at a historic low. 80% of nearly \$8 billion for total losses of over \$6 billion for stockholders and to the gain of Citigroup. In comparison my case is only a small fraction of that amount.

Given the above information and figures and that I am the only person to my knowledge suing directly, I hope that you will relate the above information to your client to show the benefit to them of a quick and fair settlement in my case and especially the importance of my signing a nondisclosure agreement which I would likely be willing to do if a settlement amount can be agreed on.

Thank you,

David M Kirk, plaintiff  
(904) 806-6937